



**U. S. DEPARTMENT OF VETERANS AFFAIRS**  
**Regional Office, Fort Snelling**  
**1 Federal Drive**  
**St. Paul, MN 55111-4050**

May 4, 2001

REGIONAL LOAN CENTER MEMORANDUM NO. 01-10

TO: ALL LENDERS

SUBJ: ELECTRONIC TRANSMISSION OF APPRAISAL REPORTS

1. Starting immediately, we will accept electronically transmitted appraisal reports to our office and to those lenders that elect to participate in this new electronic transmission program. The appraisal package from the Fee Appraiser will be in a Portable Document Format (PDF) and attached to the Fee Appraiser's e-mail.
2. After August 1, 2001, all Fee Appraisers will be required to electronically transmit their appraisals to VA and to E-Commerce participating lenders. **Exception:** Those Fee Appraisers who do an average of fewer than 12 appraisals a year for VA will not be required (but are encouraged) to use e-mail to transmit their appraisal reports. The appraisers who are granted this exception will use an overnight service provider or express mail to deliver their appraisal reports to VA or to the E-Commerce Participating Lender Appraisal Processing Program (LAPP) lender. Appraisal reports sent to non participating lenders will continue to be sent by regular mail.
3. Participation by LAPP lenders is **optional**. Lenders may download a free copy of the *Acrobat Reader* from the Adobe web-site ([www.adobe.com](http://www.adobe.com)) to view and print the e-mailed appraisal package. If a lender wants a Fee Appraiser to electronically transmit an appraisal package to their office, they must clearly indicate their e-mail address on the Request for Determination of Reasonable Value (VA Form 26-1805). This will be the authorization for the Fee Appraiser to electronically transmit the appraisal directly to the lender (no original hard copy will be required).
4. If a Certificate of Reasonable Value (CRV) is needed on a LAPP case, the Staff Appraisal Reviewer (SAR) should not need to send an appraisal package to our office for issuance of a CRV as we will have an copy of the appraisal from the appraiser.
5. In lieu of mailing the appraisal package, Notice of Value (NOV), and the SAR certification to VA, lenders may e-mail the Notice of Value (NOV) and the SAR certification to our office at **[lapp.stpaul@vba.va.gov](mailto:lapp.stpaul@vba.va.gov)**. The appraiser will be sending the

appraisal package to VA when he/she sends it to you. The SAR certification and any disagreements or comments regarding the appraisal, must be on the lender's letterhead stationary. The SAR certification and the NOV sent to our office do not have to be signed. This e-mail package may contain either PDF files, Microsoft Word documents or Microsoft Excel files. If your SAR certification and NOV are in a different format, please provide a test e-mail to **testurar.stpaul@vba.va.gov** and we will advise you if your format is acceptable. If the your company opts for this procedure, your SARs will not be required to circle the fee appraiser's market value estimate on the appraisal report.

6. When addressing their e-mail messages to VA, lenders **MUST** put the full VA case number in the SUBJECT block as 35-35-6-1211234, not 1211234.

7. If you have any questions, please contact Andrew Kirchhoff, Chief, Construction & Valuation Section, at 612-970-5421 or by e-mail at [vaappraisal.stpaul@vba.va.gov](mailto:vaappraisal.stpaul@vba.va.gov).

/S/JON H. HELGASON for  
D. F. MUNRO  
Loan Guaranty Officer